

Abstract of the Disclosure

METHOD OF PROMOTING EMPLOYEE WELLNESS AND HEALTH
INSURANCE STRATEGY FOR SAME

In an effort to reduce employer health insurance related costs, a state-governed fully-insured health insurance policy is provided for a group of employees. At least one benefit under the health insurance policy is conditional on the employee voluntarily participating in a wellness program. The wellness program could include wellness categories such as a tobacco free category, normal blood pressure category, regular exercise category and even a non-overweight category. In addition, the wellness program could condition coverage, or subsidize deductibles for, certain illnesses on employee submission to screening tests on a prescribed basis for the identified illness, such as cancer screening for early detection of cancer. The voluntary wellness program can also include a variety of other aspects including wellness education, disease inoculation, and injury prevention. The invention provides an incentive for employees to make healthier lifestyle choices.